

COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 2313544	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$644	\$692	7.4%		
Loans	\$422	\$463	9.6%		
Construction & development	\$46	\$51	11.8%		
Closed-end 1-4 family residential	\$94	\$96	2.8%		
Home equity	\$11	\$12	16.2%		
Credit card	\$0	\$0			
Other consumer	\$10	\$9	-4.4%		
Commercial & Industrial	\$38	\$47	23.1%		
Commercial real estate	\$151	\$166	9.4%		
Unused commitments	\$38	\$53	40.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$81	\$76	-6.0%		
Asset-backed securities	\$25	\$42	68.6%		
Other securities	\$30	\$30	1.5%		
Cash & balances due	\$42	\$39	-6.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$80	\$40	-50.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$80	\$40	-50.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$583	\$632	8.4%		
Deposits	\$574	\$621	8.3%		
Total other borrowings	\$4	\$5	14.1%		
FHLB advances	\$0	\$0	-41.6%		
Equity					
Equity capital at quarter end	\$61	\$60	-1.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.0%	--		
Tier 1 risk based capital ratio	14.5%	13.5%	--		
Total risk based capital ratio	15.7%	14.5%	--		
Return on equity <sup>1</sup>	10.7%	13.7%	--		
Return on assets <sup>1</sup>	1.0%	1.2%	--		
Net interest margin <sup>1</sup>	5.0%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	67.2%	133.0%	--		
Loss provision to net charge-offs (qtr)	151.8%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	7.3%	2.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.3%	1.0%	0.1%	0.1%	--
Home equity	0.8%	0.6%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.2%	0.1%	0.0%	--
Commercial & Industrial	0.7%	0.5%	0.0%	0.1%	--
Commercial real estate	1.2%	0.7%	0.0%	0.0%	--
Total loans	1.7%	0.8%	0.0%	0.0%	